(c) to (e) As per the extant Branch Authorisation Policy of the Reserve Bank of India (RBI), banks are required to submit an Annual Branch Expansion Plan to the RBI for their approval. Banks are free to open branches at the location of their choice, keeping in view the viability, availability of infrastructure, law and order situation and potential for business of the centre. However, banks are encouraged to open branches in under banked districts and rural centres. Once the RBI receives the Annual Branch Expansion Plan of the bank, it is discussed with the Management of the respective bank in a meeting, which is normally held within a month of the receipt of the Plan. Authorisations are issued thereafter keeping in view the criteria laid down in the Branch Authorisation Policy. Reserve Bank of India has granted authorisations to Nationalised Banks for opening of 59^ branches during the period April, 2005 and March, 2006.

**Agricultural loans given by commercial banks**

†2959. SHRI SURENDRA LATH: Will the Minister of FINANCE be pleased to state:

(a) the total agricultural loans provided by the scheduled commercial banks during the last three years;

(b) the target fixed for the same and target achieved in this regard, and

(c) the total percentage of NPA in agricultural sector?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) and (b) The total amount of agriculture credit disbursed by commercial banks, both Public and Private Sector, *vis-a-vis* their targets during the last three years is given in the following table:

(Rs. in Crore)

| Agency | 2003-04 | | 2004-05 | | 2005-06* | |
|---|---|---|---|---|---|---|
| | Tariget | Ach. | Target | Ach. | Target | Ach. |
| Public Sector | 42,575.68 | 42,210.77 | 57,000 | 65,217,72 | 87,200 | 91.234.34 |
| Commercial Banles | | | | | | |
| Private Sector Banks | Not prescribed | 10,230.08 | | 16,263.42 | | 25,212.75 |
| TOTAL: | | 52,440.85 | 57.000 | 81.481.14 | 87,200 | 116,447.09 |

*Provisional

†Original notice of the question was received in Hindi.

(c) The percentage of NPAs in the agricultural sector in respect of Public and Private Sector commercial banks is as under:

(Rs. in Crore)

| Particulars | As on 31 March of | | |
|---|---|---|---|
| | 2004 | 2005 | 2006 |
| Total Agriculture NPAs of Commercial Banks (Public & Private) | 7,699 | 7,719 | 6,718 |
| Total Agriculture Advances outstanding in Commercial Banks as on last Friday of March of the respective year | 99,165 | 131,553 | 191,085 |
| Percentage of Agriculture NPAs to Total Agriculture Lendings(%) | 7 73 | 5.86 | 3.51 |

**Access to banking**

2960. SHRIMATI S.G. INDIRA: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that 51 per cent of farmers and 78 per cent of rural non-community had no access to banking;

(b) if so, the details thereof;

(c) whether Government have asked the Public Sector Banks and banks in the private sector to open their branches in rural areas; and

(d) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) and (b) As per 59th Round of National Sample Survey Organisation (NSSO) survey (2003) on indebtedness of farmer households, of the 14.79 crore rural households, 8.94 crore were farmer households. Of the farmer households, 4.3 crore (48.6%) were indebted households and 51.4% farmer households had no access to credit from formal as well as informal sources. Of the indebted farmer households 2.47 crore (27.6%) were covered by institutional sources Government, Cooperative Societies, Banks. Accordingly, 6.47 crore (72.4%) of the farmer households had no access to credit from formal sources. As regards 78% of rural non-community having no access to banking, the information in this regard is not available with NABARD.